

Fill in this information to identify the case: Document Page 1 of 4

Debtor 1 Patrick R. Stonich

Debtor 2 Joseph C. Motto
(Spouse, if filing)

United States Bankruptcy Court for the: Eastern District of Pennsylvania

Case number 22-11531

Official Form 410S1**Notice of Mortgage Payment Change**

12/15

If the debtor's plan provides for payment of postpetition contractual installments on your claim secured by a security interest in the debtor's principal residence, you must use this form to give notice of any changes in the installment payment amount. File this form as a supplement to your proof of claim at least 21 days before the new payment amount is due. See Bankruptcy Rule 3002.1.

Name of creditor: Truist Bank

Court claim no. (if known): _____

Last 4 digits of any number you use to identify the debtor's account:

7 0 5 8

Date of payment change:

Must be at least 21 days after date of this notice

08/21/2022

New total payment:

\$ 679.41

Principal, interest, and escrow, if any

Part 1: Escrow Account Payment Adjustment**1. Will there be a change in the debtor's escrow account payment?** No Yes. Attach a copy of the escrow account statement prepared in a form consistent with applicable nonbankruptcy law. Describe the basis for the change. If a statement is not attached, explain why: _____

Current escrow payment: \$ _____

New escrow payment: \$ _____

Part 2: Mortgage Payment Adjustment**2. Will the debtor's principal and interest payment change based on an adjustment to the interest rate on the debtor's variable-rate account?** No Yes. Attach a copy of the rate change notice prepared in a form consistent with applicable nonbankruptcy law. If a notice is not attached, explain why: _____

Current interest rate: _____ %

New interest rate: _____ %

Current principal and interest payment: \$ _____ New principal and interest payment: \$ _____

Part 3: Other Payment Change**3. Will there be a change in the debtor's mortgage payment for a reason not listed above?** No Yes. Attach a copy of any documents describing the basis for the change, such as a repayment plan or loan modification agreement. (Court approval may be required before the payment change can take effect.)

Reason for change: Interest Only

Current mortgage payment: \$ 591.74

New mortgage payment: \$ 679.41

Debtor 1 Patrick R. Stonich
First Name Middle Name Last Name

Case number (if known) 22-11531

Part 4: Sign Here

The person completing this Notice must sign it. Sign and print your name and your title, if any, and state your address and telephone number.

Check the appropriate box.

I am the creditor.
 I am the creditor's authorized agent.

I declare under penalty of perjury that the information provided in this claim is true and correct to the best of my knowledge, information, and reasonable belief.

X/s/ Tonya Webb-Bailey

Signature

Date 07/29/2022

Print: Tonya Webb-Bailey
First Name Middle Name Last Name

Title Bankruptcy Analyst

Company Truist Bank

Address PO Box 1847
Number Street
Wilson NC 27894
City State ZIP Code

Contact phone 800-635-3112 Email defaultbankruptcymanagement@truist.com

CERTIFICATE OF SERVICE
Eastern District of Pennsylvania

I, Tonya Webb-Bailey , of Truist Bank, PO Box 1847, Wilson, NC 27894, do hereby certify:

That I am more than eighteen (18) years of age and:

That on the 29th day of July, 2022 , I served a true and exact copy of the within "NOTICE OF MORTGAGE PAYMENT CHANGE" by United States Mail and/or electronic filing addressed to the said respondent(s) at:

Patrick R. Stonich
Joseph C. Motto
6474 TRICKLE CREEK RD
BATH, PA 18014-9254

+
+

MICHAEL J MCCRYSTAL
MCCRYSTAL LAW OFFICES
326 MAIN ST STE 1
EMMAUS, PA 18049-2739

SCOTT F WATERMAN
2901 SAINT LAWRENCE AVE STE 100
READING, PA 19606-2265

I CERTIFY UNDER PENALTY OF PERJURY THAT THE FOREGOING IS TRUE AND CORRECT.

Executed on 07/29/2022 By: /s/ Tonya Webb-Bailey
(date) (signature)



Truist Bank
PO Box 1847
Wilson, NC 27894
Tel: 800.635.3112
Fax: 252.296.7200

Date: July 29, 2022

Ref: Patrick Stonich

Case#: 22-11531

RE: Notice of Mortgage Payment Change

Acct...:
Tax #...:
Name...: STONICH, PATRICK
Name 2..: ,
Address: 6474 TRICKLE CREEK RD
Address: BK-STONICH, PATRICK AND MOTTO, J
City...: BATH State: PA
Ph(Ho) .: Zip...: 18014-9254
Ph(Off): County...:
Contact Frequency: 000 / Payment Frequency: 000 /
Comaker: MOTTO, JOSEPH C,
Original FOD Judgment
Charge-Off Amt...: 181,921.38 0.00
Recovered Princ...: 0.00 0.00
Net Charge-Off...: 181,921.38 0.00
Associated Costs.: 781.00 0.00
Recovered Costs...: 0.00 0.00
Accrued Interest.: 0.00 0.00
Recovered Int....: 0.00 0.00
Account Balance...: 182,702.38 0.00
PF Keys: 3=Prev

Sincerely,

/s/ Tonya Webb-Bailey
Bankruptcy Analyst, Truist Bank
Tel: 1-800-635-3112 | Fax: 252-296-7200 | Email: defaultbankruptcymanagement@trulist.com